

UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT

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No. 12-2823

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ASHLEY GAGER,  
Appellant

v.

DELL FINANCIAL SERVICES, LLC

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On Appeal from the United States District Court  
for the Middle District of Pennsylvania  
(D. C. No. 3-11-cv-02115)  
District Judge: Honorable Robert D. Mariani

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Argued on May 13, 2013

Before: FUENTES, SHWARTZ and ROTH, Circuit Judges

**JUDGMENT**

This case came on to be heard on the record from the United States District Court  
for the Middle District of Pennsylvania and was argued on May 13, 2013.

Upon consideration whereof,

**IT IS ORDERED AND ADJUDGED** by this Court that the judgment of the  
District Court entered May 29, 2012, be and the same is hereby reversed and remanded.  
Costs taxed to Appellee.

All of the above in accordance with the Opinion of this Court.

**ATTEST:**

/s/Marcia M. Waldron  
Clerk

Dated: August 22, 2013